

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:

Wycliffe Gorwyn Crawford,

Debtor.

Case No.: 23-19225

Judge: Rosemary Gambardella

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following **(choose one)**:

1. ☐ Motion for Relief from the Automatic Stay filed by _____ ,
creditor,

A hearing has been scheduled for _____ , at _____ .

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____ , at _____ .

- ☒ Certification of Default filed by PNC, NA ,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons **(choose one)**:

- ☒ Payments have been made in the amount of \$ 4,630.93 , but have not
been accounted for. Documentation in support is attached.

☒ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

I fell behind on my mortgage payments due to unexpected out-of-pocket medical expenses surrounding my mother who was ill and my unsuccessful attempts to collect payments due from my clients. With the current tax season underway, I propose to make the following payments: January by 3/14/25, February by 3/21/25 and March by 4/15/25.

☐ Other (**explain your answer**):

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 03/07/2025


Debtor's Signature

Date: _____

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

From: Wycliffe Crawford
To: Jenee Ciccarelli; Nyrva Redmond
Subject: Fwd: Make a Payment Confirmation Letter
Date: Friday, March 7, 2025 4:12:42 PM

Good afternoon:

Here is the PNC mortgage payment confirmation.

Wycliffe

----- Forwarded message -----

From: PNC Loan Payment Confirmation <noreply_pncpaymentconfirmation@pnc.com> **Date:** Fri, Mar 7, 2025 at 7:31 AM
Subject: Make a Payment Confirmation Letter
To: <GORWYN33@gmail.com>



ACCOUNT ENDING 4478
DATE 03/07/2025

WYCLIFFE CRAWFORD
1361 CLINTON AVE
IRVINGTON, NJ 07111

! A one-time electronic payment was processed at your request.

Here's what happened:

You authorized PNC Bank to debit your checking or savings account on Mar 07 2025 to make a payment to the PNC account ending in 4478.

**Here are the details
of
your payment:**

Payment Amount: \$4,630.93
Payment Date: March 07, 2025
Checking or Savings Account Number: 3412
Bank Routing Number:
PNC Confirmation Number:

**Here's what you can
expect:**

The electronic debit to your checking or savings account will occur on or after the Payment Date. Your one-time payment will be effective on the Payment Date. Payments made after 08:00 PM ET will be applied as of the next business day. Please keep this notice with your records as documentation of this payment.

If you have questions about your payment or if you want to submit a request to cancel your payment, you may call us at 800-822-5626. Your request to cancel a payment must be received by 08:00 PM ET on the Payment Date.

If your financial institution is unable to process the electronic debit (or if PNC Bank did not electronically debit your account), you have authorized PNC Bank to obtain payment with a check payable to PNC Bank that is drawn on your bank account, unless prohibited by law.

If your payment is returned, you may be charged a fee(s). For information on fees and how they will be assessed, please refer to your account agreement, loan documents, and/or rate and fee schedule.

**Here's how you can
reach us if you
have questions or
need assistance:**

We're here to help. If you have questions or need assistance, please call us at 800-822-5626.

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